

## ABSTRACT OF THE DISCLOSURE

A low-E coated article is provided, in certain example embodiments, with a layer including silicon nitride adjacent the glass substrate in order to improve chemical and/or mechanical durability of the coated article. In certain example embodiments, the coated article may be formed so as to have a fairly high visible transmission ( $T_Y$  or  $T_{vis}$ ) to sheet resistance ( $R_s$ ) ratio (i.e., a ratio  $T_{vis}/R_s$ ). The higher this ratio, the better the coated article's combined functionality of providing for both good solar performance (e.g., ability to reflect and/or absorb IR radiation) and high visible transmission. Coated articles herein may be used in the context of windows or the like (e.g., laminated vehicle windshields).